

P.O. Box 1800
Saint Paul, Minnesota 55101-0800

Statement Period:

4361 TRN S Y ST01

Apr 1, 2021

through

Apr 30, 2021

Page 1 of 2

000001974 01 SP 000638802857938 E
2726 WEST CORTEZ CONDOMINIUM ASSOC
2726 W CORTEZ ST UNIT 1
CHICAGO IL 60622-3419**To Contact U.S. Bank****24-Hour Business****Solutions:**

1-800-673-3555

U.S. Bank accepts Relay Calls**Internet:**

usbank.com

INFORMATION YOU SHOULD KNOW

Effective May 10, 2021 the "Your Deposit Account Agreement" booklet will include several updates and may affect your rights. The main updates to note in the revised "Your Deposit Account Agreement" booklet sections and sub sections, include:

- Multiple sub sections updated with U.S. Bank Mobile App service available
- Section "Authorized Access and Power of Attorney", clarification on owner knowledge of death
- Section "Insufficient Funds and Overdrafts"; sub sections "Our Fees", "Overdraft Handling" and "Requested Return", clarification on the curing of the Extended Overdraft Fee
- Section "Return of Cancelled Checks", updates to the options of how you receive copies of your paid checks in your monthly account statement
- Section S.T.A.R.T. Goals and Rewards (Note that new enrollment discontinued as of November 15, 2015), update in the Reward Card language

Starting May 10th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

SILVER BUSINESS CHECKING

U.S. Bank National Association

Member FDIC**Account Number 1-993-7777-4021****Account Summary**

	# Items		
Beginning Balance on Apr 1		\$	8,560.88
Other Deposits	7		1,941.40
Card Withdrawals	1		28.16-
Other Withdrawals	5		458.11-
Checks Paid	3		6,485.00-
Ending Balance on Apr 30, 2021		\$	3,531.01

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Apr 6	Electronic Deposit REF=210950246398300N00	From KRISTIN KEEN T941687665SENDER	\$ 142.00
Apr 12	Electronic Deposit REF=211020085391860N00	From VENMO 5264681992CASHOUT 1013116866056	440.00
Apr 20	Zelle Instant On 04/20/21	PMT From PMT ID=BACI4tn1wl9z	191.10
Apr 20	Mobile Check Deposit	8355278360	323.40
Apr 23	Electronic Deposit REF=211120135806410N00	From VENMO 5264681992CASHOUT 1013287803255	220.50
Apr 26	Zelle Instant On 04/26/21	PMT From KRISTIN KEEN PMT ID=BACpggf92onp	289.90
Apr 28	Electronic Deposit REF=211170137945630N00	From VENMO 5264681992CASHOUT 1013361010444	334.50
Total Other Deposits			\$ 1,941.40

BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS**In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers**

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE**What To Do If You Think You Find A Mistake on Your Statement**

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

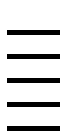
Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



2726 WEST CORTEZ CONDOMINIUM ASSOC
2726 WEST CORTEZ ST
CHICAGO IL 60622-3419

Account Number:
1 993 7777 4021
Statement Period:
Apr 1, 2021
through
Apr 30, 2021



SILVER BUSINESS CHECKING **(CONTINUED)**

U.S. Bank National Association Account Number 1-993-7777-4021

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-4803

Date	Description of Transaction	Ref Number	Amount
Apr 19	Debit Purchase 535767 *****4803	THE HOME DEPOT # CHICAGO IL On 041921 ILK1TERM REF 110920535767	28.16-
Card 4803 Withdrawals Subtotal			\$ 28.16-
Total Card Withdrawals			\$ 28.16-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Apr 14	Analysis Service Charge	1400000000	\$ 32.00-
Apr 15	Electronic Withdrawal REF=211040114944080N00	To ERIE INS GROUP 1256038677ERIEXPSPAYQ970203667	201.67-
Apr 26	Electronic Withdrawal REF=211160055875110N00	To PAYPAL PAYPALS177INST XFER NARVAEZSTER	78.52-
Apr 27	Electronic Withdrawal REF=211160128953070N00	To CITY OF CHICAGO 1366005820WATER BILL844956-620029	125.56-
Apr 29	Electronic Withdrawal REF=211180042566280N00	To COMED 2360938600UTIL_BIL 4323131320 0429	20.36-
Total Other Withdrawals			\$ 458.11-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1039	Apr 1	8954488900	2,850.00	1043	Apr 27	8356278270	3,585.00
1042*	Apr 19	8057025351	50.00				
* Gap in check sequence				Conventional Checks Paid (3)			\$ 6,485.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Apr 1	5,710.88	Apr 15	6,059.21	Apr 26	6,927.43
Apr 6	5,852.88	Apr 19	5,981.05	Apr 27	3,216.87
Apr 12	6,292.88	Apr 20	6,495.55	Apr 28	3,551.37
Apr 14	6,260.88	Apr 23	6,716.05	Apr 29	3,531.01

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: March 2021

Account Number:	1-993-7777-4021	\$	32.00
Analysis Service Charge assessed to	1-993-7777-4021	\$	32.00

Service Activity Detail for Account Number 1-993-7777-4021

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	13		No Charge
Copy of Check/Deposit Ticket			
First	2		No Charge
Next	16	2.00000	32.00
Total	18		32.00
Subtotal: Depository Services			32.00
Fee Based Service Charges for Account Number 1-993-7777-4021			\$ 32.00

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11:42

Cancel


Deposit a check

?

DEPOSIT TO

Checking...4021 (\$1,465.51)

>



I have a federal tax refund or stimulus check.

☐

i


What you should know about depositing federal checks.


Amount

\$1,408.00

You can deposit up to \$5,000.00 today and \$10,000.00 this week.
[Deposit limits](#)

TAKE PHOTOS





The cutoff time for deposits is 9 p.m. CT.

Deposit \$1,408.00

P.O. Box 1800
Saint Paul, Minnesota 55101-0800

4361 TRN S Y ST01

Account Number:

1 993 7777 4021

Statement Period:

Mar 1, 2021

through

Mar 31, 2021

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2726 W CORTEZ ST UNIT 1
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NEWS FOR YOU

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SILVER BUSINESS CHECKING**Member FDIC**

U.S. Bank National Association

Account Number 1-993-7777-4021**Account Summary**

	# Items		
Beginning Balance on Mar 1		\$	2,730.53
Other Deposits	8		7,532.00
Other Withdrawals	4		293.65-
Checks Paid	1		1,408.00-
Ending Balance on Mar 31, 2021		\$	8,560.88

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 4	Electronic Deposit	From KRISTIN KEEN	\$ 142.00
	REF=210620113298730N00	T941687665SENDER	
Mar 11	Zelle Instant	PMT From KRISTIN KEEN	325.00
	On 03/11/21	PMT ID=BACbc61a8f74	
Mar 11	Electronic Deposit	From VENMO	440.00
	REF=210690141076620N00	5264681992CASHOUT 5409835909	
Mar 19	Electronic Deposit	From VENMO	375.00
	REF=210770131324130N00	5264681992CASHOUT 5458762285	

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DATE	AMOUNT
TOTAL	\$

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Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

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2726 WEST CORTEZ CONDOMINIUM ASSOC
2726 WEST CORTEZ ST #202
CHICAGO IL 60622-3419

Business Statement

Case: 1:19-cv-05684 Document 1-1 Filed: 05/23/24 Page 8 of 9 PageID #: 4355

Account Number:
1 993 7777 4021
Statement Period:
Mar 1, 2021
through
Mar 31, 2021



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SILVER BUSINESS CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-993-7777-4021

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 22	Zelle Instant On 03/21/21	PMT From KRISTIN KEEN PMT ID=BACH25rexi9q	1,482.00
Mar 22	Mobile Check Deposit	8054608212	2,508.00
Mar 24	Electronic Deposit REF=210820170656470N00	From VENMO 5264681992CASHOUT 5491362121	1,710.00
Mar 30	Mobile Check Deposit	8355237382	550.00
Total Other Deposits			\$ 7,532.00

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 2	Electronic Withdrawal REF=210600189604190N00	To COMED 2360938600UTIL_BIL 4323131320 0302	\$ 20.81-
Mar 8	Electronic Withdrawal REF=210670028455120N00	To PAYPAL PAYPALS177INST XFER NARVAEZSTER	50.00-
Mar 15	Electronic Withdrawal REF=210710100179980N00	To ERIE INS GROUP 1256038677ERIEXPSPAYQ970203667	201.67-
Mar 31	Electronic Withdrawal REF=210890083251350N00	To COMED 2360938600UTIL_BIL 4323131320 0331	21.17-
Total Other Withdrawals			\$ 293.65-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1040	Mar 29	8056262996	1,408.00
Conventional Checks Paid (1)			\$ 1,408.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 2	2,709.72	Mar 15	3,365.05	Mar 29	8,032.05
Mar 4	2,851.72	Mar 19	3,740.05	Mar 30	8,582.05
Mar 8	2,801.72	Mar 22	7,730.05	Mar 31	8,560.88
Mar 11	3,566.72	Mar 24	9,440.05		

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: February 2021

Account Number:	1-993-7777-4021	\$	0.00
Analysis Service Charge assessed to	1-993-7777-4021	\$	0.00

Service Activity Detail for Account Number 1-993-7777-4021

Service	Volume	Avg Unit Price	Total Charge
Depository Services			
Combined Transactions/Items	8		No Charge
Subtotal: Depository Services			0.00
Fee Based Service Charges for Account Number 1-993-7777-4021		\$	0.00

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